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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al. ) Group Art Unit 2161  
App. No. : 10/047,917 )  
Filed : January 14, 2002 )  
For : SYSTEMS AND METHODS )  
FOR OVERTURNING OF )  
RISK EVALUATION )  
PERFORMED BY RISK )  
MODEL TO CONTROL )  
FINANCIAL RISK )  
Examiner : Unknown )

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**GROUP 3600**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02By: 

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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
1DATA.054AAPPLICATION NO.  
10/047,917INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT  
Kroon et al.FILING DATE  
January 14, 2002GROUP  
2166

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,444,616	08/22/95	Nair et al.			
	2	5,848,412	12/08/98	Rowland et al.			
	3	5,930,777	07/27/99	Barber			
	4	5,991,758	11/23/99	Ellard			
	5	6,117,011	09/12/00	Lvov			
	6						
	7						

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	8							
	9							
	10							
	11							

EXAMINER  
INITIAL

## OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

	12	
	13	
	14	
	15	
	16	

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EXAMINER

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\*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.